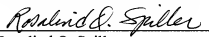


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249
Serial No.: 09/731,509 Group Art Unit: 2136
Filed: 12/07/2000 Examiner: Colin, Carl G.
Title: CONDITIONAL SUPPRESSION OF CARD HOLDER VERIFICATION

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to: Examiner Carl G. Colin, Group Art Unit 2136, United States Patent and Trademark Office, Alexandria, VA 22313-1450, on May 9, 2007.


Rosalind Q. Spiller

Date of Signature: May 9, 2007.

To: Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION ACCOMPANYING
REQUEST FOR CONTINUED EXAMINATION (RCE)**

Dear Sir:

In response to a final Office Action with a mailing date of January 11, 2007, and in light of an Advisory Action dated April 5, 2007, response to which is due by May 11, 2006 with a one-month extension of time, a request and payment for which is included herewith, which is being filed with a Request for Continued Examination, payment for which is included herewith, and which is therefore being timely filed, kindly amend the above-identified application as follows: